## Rec'd PCT/PTO 06 OCT 2004

PTO/SB/01 (08-03)

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I Atternacy Depart Number:

DECLARATION FOR LITH ITY OR			Attorney Docket Number	SAJ 10100				
DECLARATION FOR UTILITY OR DESIGN			First Named Inventor	Saj Muzaffar	affar			
PATENT AF	COMPLETE IF KNOWN							
(37 CFR 1.63)			Application Number					
Declaration	Declaration Submitted after Initial Filing (surcharge		Filing Date					
Submitted OR With Initial			Art Unit					
Filing	(37 CFF required	R 1.16 (e)) d)	Examiner Name					
				-				
I hereby declare that:								
Each inventor's residence, ma	iling address, a	ınd citizenship are a	is stated below next to	their name.				
I believe the inventor(s) names which a patent is sought on the			inventor(s) of the subje	ct matter which	n is claimed and	for		
PAYMENT SYSTEM								
(Title of the Invention) the specification of which								
is attached hereto								
OR								
was filed on (MM/DD/YYYY) as United States Application Number or PCT International								
as since states, process, reliable of the market								
Application Number		and was amended	on (MM/DD/YYYY)		(if ap	plicable).		
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.								
I acknowledge the duty to di	sclose informa	tion which is mater	ial to patentability as	defined in 37	CFR 1.56. incl	udina for		
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application								
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before that of the application of Prior Foreign Application	n which priority	y is claimed.  Foreign Filing	Date Prio	in r	ertified Copy A	Hachad?		
Number(s)	Country	(MM/DD/YY			Yes	No		
PCT/GB03/01859	PCT	04/30/2003						
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ITI Additional foreign applica	tion numbers a	re listed on a supple	mental priority data sh	eet PTO/SB/02	B attached her	eto.		

[Page 1 of 2]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gethering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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NAME OF SOLE OR FIRST IN	VENTOR:		A netiti	on has	been filed for t	his unsin	ned inventor	
Given Name (first and mijjiddle [if any]) Saj				Family Name or Surmame Muzaffar				
Inventor's Signature Date 28 Sept 9						28 Sept 94		
Residence: City Middlesex	State GB			Country Ci			tizenship 3	
Mailing Address 12 Blenheim Place, Steve Biko Way, Hounslow								
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NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventor								
Given Name (first and middle [if any]) Jonathan					Family Name or Surname	ney		
Inventor's Signature							Date	
Residence: City	State			Country		1	Citizenship	
London	•			GB GB				
Mailing Address 15 Homestead Road								
City	State .			. ZIP Co		Coun	ountry	
London				SW6 7DB GB				
Additional inventors or a legal re	presentative are being name	ed on the	SUDID	emental	sheel(s) PTO/SB/0	2A or 02LR	atteched hereto.	

[Page 2 of 2]



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8 collection of information unless it contains a valid QMB control number. Under the Paperwork Reduction Act of 1995, no persons are required to res Attorney Docket Number **DECLARATION FOR UTILITY OR** SAJ 10100 First Named Inventor DESIGN Sai Muzaffar PATENT APPLICATION COMPLETE IF KNOWN (37 CFR 1.63) Application Number Filing Date Declaration Declaration Submitted ÓR Submitted after Initial With Initial Art Unit Filing (surchame Filing (37 CFR 1.16 (e)) Examiner Name required) I hereby declare that: Each inventor's residence, mailing address, and citizenship are as stated below next to their name. I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled: PAYMENT SYSTEM (Title of the Invention) the specification of which 1 is attached hereto was filed on (MM/DD/YYYY) as United States Application Number or PCT International Application Number and was amended on (MM/DD/YYYY) (if applicable). I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent. inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed. Prior Foreign Application Foreign Filing Date Priority Certified Copy Attached? Number(s) Country IMM/DD/YYYY Not Claimed Yes PCT/GB03/01859 **PCT** 04/30/2003 Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/028 attached hereto.

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false statements may jeopardiz					0.5.0. 10	OT and that such while	
NAME OF SOLE OR FIRST IN	VENTOR:		A petition has b	een filed for thi	s unsigne	d inventor	
Given Name							
(first and mjjjiddle [if any]) Saj				or Surname	Muzaffa	аг	
Inventor's Signature						Date	
Residence: City	State		Country		Citizens	hip	
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NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventor							
Given Name (first and middle [if any]) Conathan  Family Name or Surname Peachey							
(first and middle [if any]) Sonathan or Surname Peachey Inventor's Date							
Signature	200	en				2019/04	
Residence: City	State	$\mathcal{I}$	Country	GB	Citizens GB	ship	
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Additional Inventors or a logal representative are being named on thesupplemental sheet(s) PTO/SB/02A or 02LR attached hereto.							

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